

Joshua Troutman

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Professional Experience

"Bulge Bracket Bank"

ABL Portfolio Analyst

6/2013 - Present

- Provide fundamental financial and credit analysis on a \$10 billion asset-based loan portfolio.
- My coverage statistics: 5 of the top 80 deals across "BB Bank", 4 deals with "BB Bank" exposure over \$100 million. Within our segment (>\$50 million deals), I cover 4 of the 5 top deals. This translates to overall coverage of ~5% across "BB Bank" and ~20% of our business segment.
- Complete due diligence, pro-forma financial models, and scenario analysis for write-ups on several senior secured debt restructures and loan modifications that have ranged from \$50 million to over \$1 billion.
- Develop and maintain client relationships by anticipating their banking needs, providing helpful communication, and ensuring smooth daily operations
- Instrumental in leading the transition for our segment in "BB Bank" from an outdated portfolio trend card format to the new portfolio trend card system by creating and distributing a user-guide and offering individual training.
- Lead portfolio team meetings to review client reporting issues, recommend portfolio changes, and discuss policy updates.

Credit Analyst

11/2011 - 6/2013

- Supported asset based lending team of relationship managers by analyzing credit facilities upwards of \$100 million and total receivables upwards of \$200 million
- Primarily responsible for the credit review process by spreading and analyzing financial statements, monitoring collateral on monthly trend cards, and credit risk stress testing
- Recommended credit risk ratings to senior management for financing approvals and renewals

"Startup Government Contractor"

7/2011 - 10/2011

Financial Analyst

- Provided analytical support (variance, risk, profit/loss analyses, etc.) to management in order to develop winning proposal strategies
- Responsible for supporting the cost estimating department by creating pricing models and designing cost estimation solutions

"Mid Size IT Corporation", "Government Entity"

4/2010 - 7/2011

Government Real Estate Financial Consultant; National Rent Bill Management

- Provided financial consulting services to "Government Entity" ("GE"), for the national rent bill management (NRBO) project under a \$20 million dollar contract
- Performed and reviewed data management of real estate transactions providing 100% accuracy in "GE" contracts
- Processed actions in the System for Tracking and Administering Real-property (STAR) and the Occupancy Agreement Tool to reconcile data
- Coordinated with client's key contact to deliver and satisfy client's requirements and specifications
- Participated in monthly roundtable meetings to review monthly progress, client satisfaction, and administer new standard operating procedures to colleagues for use on the NRBO project

Education & Professional Development

Private University

Graduated 2008

BS Business – Finance

City, State

GPA: 3.52 of 4.00 – Cum Laude, Dean's List, Academic Scholarship

Finance Concentration Coursework

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| • Strategic Planning/Business Policy | • Real Estate | • Managerial Accounting |
| • Investments | • Business and Economic Forecasting | • Corporate Finance |

Professional Development: Breaking Into Wall Street (BIWS) Financial Modeling self-study course: Created operating model, valuation, DCF, merger model, and LBO model for case study.